

Fill in this information to identify your case and this filing:

Debtor 1	Mark Michael Reed		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>MIDDLE DISTRICT OF PENNSYLVANIA</u>			
Case number	<u>1:21-bk-00801</u>		

☒ Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property****12/15**

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

1812 Red Wing Lane
1812 Redwing Lane

Street address, if available, or other description

Dover **PA** **17315**
City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☒ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Residence: Condo-Duplex In Dover 1812 Redwing Lane based on appraisal
10% cost of sale \$12,200. Equity \$38,318

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$122,000.00	\$122,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$122,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Mark Michael Reed**Case number (if known) **1:21-bk-00801****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Nissan**
 Model: **Nv200**
 Year: **2014**
 Approximate mileage: **142,015**
 Other information:

Vehicle: White Work Cargo Van**Who has an interest in the property?** Check one☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****Current value of the portion you own?****\$3,475.00****\$3,475.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories☒ No☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>****\$3,475.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....**Household: Home Furniture, Kitchen Goods, Household Items****\$900.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**Electronics: Tv In Family Room, Tv In Bed Room, Home Pc****\$475.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.....**Sports-Hobby: Hobby - Point And Shoot Canon Camera****\$65.00**

Debtor 1 **Mark Michael Reed**Case number (if known) **1:21-bk-00801****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....**Firearms: Glock 17 Handgun****\$275.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Clothes: My Clothing****\$100.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Jewelry: My Wedding Ring, Titanium Band, Was Low Cost Retail****\$25.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....**Animals: Three Elderly Cats****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$1,840.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash: Cash
On Hand****\$0.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

**Checking Account: Capital One 360
Debtor's wife's income goes into this account
& Covid Stimulus went into this account****\$1,091.61**

17.1.

Debtor 1 Mark Michael ReedCase number (if known) 1:21-bk-00801

17.2.	<u>Checking Account: Members 1St Federal Credit Union (Shining Star Photo)</u>	<u>\$313.39</u>
17.3.	<u>Checking Account: Blue Vine - Shining Star Interactive</u>	<u>\$693.45</u>
17.4.	<u>Savings Account: Members 1St</u>	<u>\$0.00</u>

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...

Debtor 1 **Mark Michael Reed**Case number (if known) **1:21-bk-00801****Money or property owed to you?**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Insurance: Home Owners Insurance**\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$2,098.45****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Mark Michael Reed**Case number (if known) **1:21-bk-00801****38. Accounts receivable or commissions you already earned**☒ No☐ Yes. Describe.....**39. Office equipment, furnishings, and supplies***Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices☒ No☐ Yes. Describe.....**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☐ No☒ Yes. Describe.....

photobooths, mirror photo booth, printers, ipad, popcorn machine,
snowcone machine, cotton candy machine, laptop, LCD TV,
Camera, 360 degree photo camera, Galaxy tablet, laptop, Canon
Camera, Drone, Office furniture/supplies

\$1,920.00**41. Inventory**☒ No☐ Yes. Describe.....**42. Interests in partnerships or joint ventures**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations☒ No.☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☒ No☐ Yes. Describe.....**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information.....**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....****\$1,920.00****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 **Mark Michael Reed**Case number (if known) **1:21-bk-00801**53. **Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....54. **Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$122,000.00
56. Part 2: Total vehicles, line 5	\$3,475.00	
57. Part 3: Total personal and household items, line 15	\$1,840.00	
58. Part 4: Total financial assets, line 36	\$2,098.45	
59. Part 5: Total business-related property, line 45	\$1,920.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$9,333.45	Copy personal property total \$9,333.45
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$131,333.45

APPRAISAL OF



LOCATED AT:

1812 Redwing Ln
Dover, PA 17315

CLIENT:

Mark Reed
1812 Redwing Ln
Dover, PA, 17315

AS OF:

March 10, 2021

BY:

ROBERT E. THOMAN
PA STATE CERTIFIED RESIDENTIAL APPRAISER

March 20, 2021

Mark Reed
1812 Redwing Ln
Dover, PA, 17315

File Number: 21-507

Dear Client,

In accordance with your request, I have appraised the real property at:

1812 Redwing Ln
Dover, PA 17315

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of March 10, 2021 is:

\$122,000
One Hundred Twenty-Two Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Sincerely,



ROBERT E. THOMAN
PA STATE CERTIFIED RESIDENTIAL APPRAISER
RL139445

APPRaisal REPORT
Individual Condominium Unit Appraisal Report

File No. 21-507

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.										
	Client Name Mark Reed					E-mail mreed@shiningstarinteractive.com					
	Client Address 1812 Redwing Ln			City Dover		State PA		Zip 17315			
Additional Intended User(s) Client and their Attorney and Legal Representatives											
Intended Use The intended use is to evaluate the property which is the Subject of this Appraisal for legal proceeding purposes. Any other use of the report by any other user is prohibited.											
SUBJECT	Property Address 1812 Redwing Ln			City Dover			State PA		Zip 17315		
	Owner of Public Record Mark M Reed						County York				
	Legal Description Deed Book 1446 and Page 7898										
	Assessor's Parcel # 24-000-21-0001-K0-C0085				Tax Year 2021		R.E. Taxes \$ 2,317.00				
	Neighborhood Name Glen Hollow Condominium II/Dover Township				Map Reference 3165 A11		Census Tract 0207.20				
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)											
SALES HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
	Prior Sale/Transfer:		Date 07/12/2001		Price \$77,000		Source(s) Deed/York County Tax and Assessment Records				
	Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) The Subject did not have a sale or transfer during the three years prior to the effective date of this Appraisal Report. None of the comparables had a sale or transfer within the year prior to their most recent closing sale dates.										
Offerings, options and contracts as of the effective date of the appraisal Bright Multiple Listing Service records did not indicate any sale offerings of the Subject in the past twelve months and it is unknown to the Appraiser if the Subject may have been privately listed for sale by owner.											
NEIGHBORHOOD	Neighborhood Characteristics			Condominium Unit Housing Trends				Condominium Housing		Present Land Use %	
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining		PRICE		AGE		One-Unit 75 %		
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		\$(000)		(yrs)		2-4 Unit 0 %		
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths		105 Low		20		Multi-Family 0 %		
	Neighborhood Boundaries North of Poplars Rd, South of Bull Rd, East of Fox Run Rd and West of the Conewago Creek				160 High		35		Commercial 5 %		
					140 Pred.		30		Other Vacant 20 %		
	Neighborhood Description The Subject Property is located in the sub division known as Glen Hollow in Dover Township and in the Dover Area School District. It is conveniently located near schools, shopping and employment centers. Condo and non condo dwellings are located in this sub division. Commercial and residential uses are found within the Subjects general neighborhood.										
	Market Conditions (including support for the above conclusions) Conventional and USDA financing are predominant in the local market. The average marketing time for this neighborhood ranges between 1-90 days. Information from the York Adams Board of Realtors indicates the median sale price of all type dwellings which sold in the Dover Area School District increased 11% in 2020. There was a 7% increase in 2019.										
	PROJECT SITE	Topography Basically Level			Size Typical for the Area		Density Average		View Neighborhood		
Specific Zoning Classification R3			Zoning Description Medium Density Residential								
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)											
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. A single family semi detached condominium dwelling is a permitted use in the R3 zoning classification according to the Dover Township zoning ordinance.											
Utilities Public Other (describe)		Public Other (describe)		Off-site Improvements—Type			Public Private				
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>		Water <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Asphalt			<input checked="" type="checkbox"/> <input type="checkbox"/>				
Gas <input checked="" type="checkbox"/> <input type="checkbox"/>		Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>		Alley None			<input type="checkbox"/> <input type="checkbox"/>				
Site Comments Typical site with no apparent easements or encroachments noted. The Appraiser did not examine all title documents. The Appraiser is not a home, pest, environmental inspector or land surveyor. The Appraisers inspection of the property was limited to what was readily observable on surface areas.											
PROJECT INFORMATION	Data source(s) for project information York Adams Board of Realtors data/Bright Multiple Listing Service										
	Project Description <input type="checkbox"/> Detached <input checked="" type="checkbox"/> Row or Townhouse <input type="checkbox"/> Garden <input type="checkbox"/> Mid-Rise <input type="checkbox"/> High-Rise <input type="checkbox"/> Other(describe)										
	General Description		General Description		General Description		General Description		Project Info		
	# of Stories 2		Effective Age 16		Exterior Walls Vinyl		Ratio (spaces/units) n/a		# of Units 26		
	# of Elevators 0		<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed		Roof Surface Shingle		Type Driveway		# of Units Completed 26		
	Year Built 1989		<input type="checkbox"/> Under Construction		Total # Parking Driveway/Street		Guest Parking Street		# of Units Rented Unknown		
	Describe the condition of the project and quality of construction. The sub division and its quality of construction both appear to be in average condition.										
	Describe the common elements and recreational facilities. Retention Pond										
UNIT DESCRIPTION	GENERAL DESCRIPTION		INTERIOR materials		AMENITIES		APPLIANCES		CAR STORAGE		
	Floor # 1		Floors Carpet/Vinyl		<input type="checkbox"/> Fireplace(s) # 0		<input checked="" type="checkbox"/> Refrigerator		<input type="checkbox"/> None		
	# of Levels 2		Walls Drywall/Paint		<input type="checkbox"/> Woodstove(s) # 0		<input checked="" type="checkbox"/> Range/Oven		<input checked="" type="checkbox"/> Garage <input type="checkbox"/> Covered <input type="checkbox"/> Open		
	Heating Type ElctrcBB Fuel Electric		Trim/Finish Wood/Paint/Stain		<input type="checkbox"/> Deck/Patio 0/0		<input type="checkbox"/> Disp <input checked="" type="checkbox"/> Microwave		# of Cars 1		
	<input type="checkbox"/> Central AC <input type="checkbox"/> Individual AC		Bath Wainscot Fiberglass		<input checked="" type="checkbox"/> Porch/Balcony Rear Porch		<input type="checkbox"/> Dishwasher		<input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Owned		
	<input checked="" type="checkbox"/> Other (describe) None		Doors Wood		<input type="checkbox"/> Other None		<input checked="" type="checkbox"/> Washer/Dryer		Parking Space # 0		
	Finished area above grade contains: 6 Rooms 3 Bedrooms 1.1 Bath(s) 1,342 Square Feet of Gross Living Area Above Grade										
	Comments on the improvements: The Subject appears to functionally and physically adequately maintained. According to the property owner, no updates or remodeling has been made to the dwelling in the past 15+ years, other than a new hot water heater.										

APPRAISAL REPORT
Individual Condominium Unit Appraisal Report

File No. 21-507

SALES COMPARISON APPROACH

FEATURE		SUBJECT		COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3				
Address 1812 Redwing Ln and Dover, PA 17315 Unit # 85				3503 Cardinal Ln Dover, PA 17315 1			3116 Sunshine Dr Dover, PA 17315 88			3140 Glen Hollow Dr Dover, PA 17315 111				
Project Name and Phase Glen Hollow 1				Stone Bridge Crossing 1			Stone Bridge Crossing 1			Glen Hollow 1				
Proximity to Subject				0.35 miles NW			0.20 miles NW			0.03 miles NW				
Sale Price		\$ 0		\$ 129,900			\$ 134,000			\$ 132,000				
Sale Price/Gross Liv. Area		\$ 90.91 sq. ft.		\$ 93.19 sq. ft.			\$ 113.85 sq. ft.			\$ 95.79 sq. ft.				
Data Source(s)				BMLS #PAYK141812			BMLS #PAYK148094			BMLS #PAYK139428				
Verification Source(s)				York County Tax Records			York County Tax Records			York County Tax Records				
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment		
Sale or Financing Concessions				USDA/CC-\$3,897 DOM/2		-3,897	USDA/CC-\$3,900 DOM3		-3,900	Conv/CC-\$0 DOM/16				
Date of Sale/Time				09/30/2020			12/23/2020			10/21/2020				
Location		Suburban		Suburban			Suburban			Suburban				
Leasehold/Fee Simple		Fee Simple		Fee Simple			Fee Simple			Fee Simple				
HOA Mo. Assessment		\$85 Yearly		\$300 Yearly		0	\$300 Yearly		0	\$45 Yearly		0		
Common Elements and Rec. Facilities		Retention Pond		Common Areas		0	Common Areas		0	Retention Pond				
Floor Location		1		1			1			1				
View		Neighborhood		Neighborhood			Neighborhood			Neighborhood				
Design (Style)		Townhouse		Townhouse			Townhouse			Townhouse				
Quality of Construction		Vinyl		Vinyl/Brick		0	Vinyl/Brick		0	Vinyl				
Actual Age		32+/- Years		29 +/- Years		0	29 +/- Years		0	32+/- Years				
Condition		Average		Average			Good		-13,400	Average/Good		-6,600		
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	
Room Count		6	3	1.1	5	2	2	(Ba) -1,500	5	2	1.1	6	3	1.1
Gross Living Area 20.00		1,342 sq. ft.		1,394 sq. ft.		0	1,177 sq. ft.		3,300	1,378 sq. ft.		0		
Basement & Finished Rooms Below Grade		None		Partial Unfinished		-5,000	None			None				
Functional Utility		Average		Average			Average			Average				
Heating/Cooling		ElctrcBB/None		FWA/CAC		-2,000	FWA/CAC		-2,000	FWA/CAC		-2,000		
Energy Efficient Items		No Unusual		No Unusual			No Unusual			No Unusual				
Garage/Carport		1 Car Garage		1 Car Garage			1 Car Garage			1 Car Garage				
Porch/Patio/Deck		Porch		Deck		0	Deck		0	Porch/Deck		0		
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 12,397		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 16,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 8,600			
Adjusted Sale Price of Comparables				Net Adj.	-9.5%		Net Adj.	-11.9%		Net Adj.	-6.5%			
				Gross Adj.	9.5%	\$ 117,503	Gross Adj.	16.9%	\$ 118,000	Gross Adj.	6.5%	\$ 123,400		

Summary of Sales Comparison Approach The six closed sales used in this report were determined to be the most similar to the Subject property. Appropriate adjustments have been made for all known differences. Comparable #1 appears to be most similar in overall Condition. Comparables #1 and #3 did not require a square footage (GLA) adjustment. Comparables #2 and #5 have the most recent closing sale dates. Comparables #3 and #4 have the least number of adjustments. All sales are considered to be viable comparables with most weight allotted to #1, #2, #3 and #5 for the above stated reasons. The full amount paid in seller assisted closing costs was deducted from Comparables #1, #2 and #5. Based on MLS listing information several of the sales appear to be superior to the Subject in upgrades and enhanced amenities with a Condition adjustment made accordingly.

Indicated Value by Sales Comparison Approach \$ 122,000

INCOME

INCOME APPROACH TO VALUE	
Estimated Monthly Market Rent \$	0.00 X Gross Rent Multiplier 0.00 = \$ 0 Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) The income approach to value was considered but not utilized as there is not sufficient market data on single family rentals.	

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 122,000		Income Approach (if developed) \$ 0	
The income approach and the cost approach were considered but were determined not to be relevant to this particular report. Most emphasis was given to the sales comparison approach to value.			
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:			
Appraised in current condition			
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 122,000 as of 03/10/2021, which is the effective date of this appraisal.			

File No. 21-507

SALES COMPARISON APPROACH

ADDENDUM

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315

UNIFORM RESIDENTIAL APPRAISAL REPORT ADDENDUM

THIS APPRAISAL WAS PREPARED IN COMPLIANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE, FIRREA, FDIC, OCC, OTS, AND RTC REQUIREMENTS AND IS AN APPRAISAL REPORT.

THE FOLLOWING ITEMS ARE SPECIFIC CONDITIONS THAT WERE IDENTIFIED BY THIS APPRAISER DURING THE INSPECTION OF THE SUBJECT PROPERTY, THE COMPARABLES SALES AND THEIR NEIGHBORHOODS AND LOCATIONS. UNLESS OTHERWISE NOTED, THE CONDITIONS THAT APPLY TO THE SUBJECT PROPERTY OR COMPARABLES USED, DO NOT AFFECT MARKET VALUE OR FUTURE MARKETABILITY OF THE SUBJECT PROPERTY BEING APPRAISED.

THE INTENDED USER OF THIS REPORT IS THE REFERENCED CLIENT. THIS REPORT IS INTENDED TO ASSIST THE CLIENT IN MAKING A LEGAL DECISION. ANY OTHER USE OF THE REPORT BY ANY OTHER USER IS PROHIBITED.

PER USPAP 2005 ETHICS RULE, “AN APPRAISER MUST NOT ACCEPT AN ASSIGNMENT THAT INCLUDES THE RECORDING OF THE PREDETERMINED OPINIONS AND CONCLUSIONS.” THEREFORE, IF THERE WAS AN ESTIMATED VALUE ON THE APPRAISAL REQUEST, IT WAS NOT TAKEN INTO CONSIDERATION.

SOURCE OF MARKET VALUE DEFINITION

THE SOURCE FOR THE DEFINITION OF MARKET VALUE IS FROM REGULATIONS PUBLISHED BY VARIOUS FEDERAL REGULATORY AGENCIES PURSUANT TO TITLE XI OF FIRREA OF 1989. THESE AGENCIES INCLUDE THE FEDERAL RESERVE (FRS), THE NATIONAL CREDIT UNION ADMINISTRATION (NCUA), THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), THE OFFICE OF THRIFT SUPERVISION (OTS), AND THE OFFICE OF COMPTROLLER OF CURRENCY (OCC). THIS DEFINITION IS ALSO REFERENCED IN REGULATIONS PUBLISHED BY THE FDIC IN THE INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES, ALSO KNOWN AS PART 323, DATED OCTOBER 27, 1994.

ANY PRIOR SALES FOR THE SUBJECT PROPERTY IN THE PAST THREE YEARS ARE LISTED UNDER THE GRID IN THE SPACE PROVIDED FOR SALE ANALYSIS AND/OR ON PAGE ONE OF THE MPSA. THIS INFORMATION WAS OBTAINED FROM THE COUNTY RECORDS. THE APPRAISER CAN ONLY ASSUME THAT THE INFORMATION PROVIDED IS COMPLETE AND ACCURATE AS OF THE EFFECTIVE DATE OF THE APPRAISAL. THE APPRAISER DOES NOT ASSUME RESPONSIBILITY FOR INACCURATE OR MISSING INFORMATION REPORTED IN TAX RECORDS.

SIGNATURES MAY BE DIGITAL OR STAMPED. THE DIGITAL SIGNATURES IN THIS REPORT ARE PASSWORD PROTECTED. PASSWORD PROTECT IS A FEATURE OF THE ACI SOFTWARE USED BY BOB THOMAN RESIDENTIAL APPRAISALS. THIS IS IN COMPLIANCE WITH USPAP STATEMENT #8.

THE SALE OF COMPARABLE #4 OCCURRED OVER SIX MONTHS PRIOR TO THE DATE OF THE APPRAISAL. ALL COMPARABLES USED WERE THE BEST AVAILABLE. USE OF THESE COMPARABLES WILL HAVE NO ADVERSE EFFECT ON MARKETABILITY OR FUTURE VALUE.

THE SUBJECT PROPERTY'S APPRAISED VALUE IS LOWER THAN THE PREDOMINANT NEIGHBORHOOD RANGE. THE SUBJECT IS NOT CONSIDERED AN UNDER IMPROVEMENT AND THE PREDOMINANT NEIGHBORHOOD RANGE HAS NO ADVERSE EFFECT ON THE SUBJECT'S MARKETABILITY.

THE APPRAISER CERTIFIES THAT THE MARKET VALUE IS BASED ON THE THREE APPROACHES

ADDENDUM

Client: Mark Reed		File No.: 21-507	
Property Address: 1812 Redwing Ln		Case No.:	
City: Dover	State: PA		Zip: 17315

TO VALUE AND NOT BECAUSE OF A REQUEST TO FIND A MINIMUM OR MAXIMUM VALUE OR FUTURE MARKETABILITY IN THE APPRAISAL REPORT.

AT THE TIME OF INSPECTION, THE MECHANICAL SYSTEMS APPEARED TO BE IN SATISFACTORY WORKING ORDER.

THE COST APPROACH TO VALUE IS NOT UTILIZED, AS THE REPRODUCTION COSTS ON HOMES OF THE SUBJECTS AGE ARE PROHIBITIVE.

THE SUBJECT PROPERTY IS LOCATED IN AN AREA OF PRIMARILY OWNER-OCCUPIED, SINGLE FAMILY RESIDENCES. THEREFORE, THE INCOME APPROACH IS NOT CONSIDERED TO BE MEANINGFUL. FOR THIS REASON, THE INCOME APPROACH WAS NOT USED.

CONDOMINIUM DUES ARE \$85.00 PER YEAR ACCORDING TO THE PROPERTY OWNER. DUES APPEAR TO BE REASONABLE AND ADEQUATE TO MAINTAIN THE SUBJECT PROPERTY ADEQUATELY.

ALL COMPARABLES ARE CLOSED SALES. VERIFICATION IS FROM LOCAL MULTIPLE LISTING SERVICES AND/OR PUBLIC RECORDS.

COMMERCIAL AND/OR INDUSTRIAL USES ARE LOCATED WITHIN THE SUBJECT'S NEIGHBORHOOD. THESE USES ARE TYPICAL AND COMMON FOR THE NEIGHBORHOOD. THE PREDOMINANT USE IS STILL RESIDENTIAL IN NATURE. THIS CONDITION DOES NOT ADVERSELY AFFECT MARKET VALUE OR FUTURE MARKETABILITY OF THE SUBJECT PROPERTY.

DETECTION OF MOLD OR POTENTIALLY HAZARDOUS MATERIALS ARE BEYOND THE SCOPE OF EXPERTISE OF THIS APPRAISER. THE APPRAISER IS NOT QUALIFIED TO DETECT SUCH SUBSTANCES OR UNSEEN ENVIRONMENTAL HAZARDS. WE URGE THE CLIENT TO RETAIN AN EXPERT REGARDING THESE MATTERS.

VACANT AND UNDEVELOPED LAND USES ARE LOCATED WITHIN THE SUBJECT'S IMMEDIATE MARKET AREA. THESE USES ARE TYPICAL FOR THE AREA AND DO NOT ADVERSELY AFFECT MARKET VALUE OR FUTURE MARKETABILITY.

THE PHOTOS OF COMPARABLE PROPERTIES ARE FROM THE MULTIPLE LISTING SERVICE AND ARE USED FOR EXPEDIENCY.

IN THE YORK COUNTY MARKETPLACE, IT IS COMMON NOT TO ADJUST COMPARABLE SALES FOR ANY SQUARE FOOTAGE DIFFERENCE OF LESS THAN 100 SQUARE FEET. THE LACK OF THIS ADJUSTMENT TO THE COMPARABLES WOULD HAVE NO EFFECT ON THE SUBJECT'S MARKETABILITY OR FUTURE VALUE.

THE CLIENT AGREES THAT SHOULD THE APPRAISER BE CALLED TO TESTIFY AS TO THIS APPRAISAL REPORT, THE CLIENT WILL REIMBURSE THE APPRAISER AT THE HOURLY RATE OF \$150.00 IN ADDITION TO PARKING AND TRAVEL EXPENSES.

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1073/Freddie Mac 465 form, also known as the Individual Condominium Unit Appraisal Report (Condo).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

10. I HAVE SELECTED AND USED COMPARABLE SALES THAT ARE LOCATIONALLY, PHYSICALLY AND FUNCTIONALLY THE MOST SIMILAR TO THE SUBJECT PROPERTY.
11. I HAVE REPORTED ADJUSTMENTS TO THE COMPARABLE SALES THAT REFLECT THE MARKETS REACTION TO THE DIFFERENCES BETWEEN THE SUBJECT AND THE COMPARABLE SALES.
12. I HAVE KNOWLEDGE AND EXPERIENCE IN APPRAISING THIS TYPE OF PROPERTY IN THIS MARKET AREA.
13. I AM AWARE OF, AND HAVE ACCESS TO THE NECESSARY AND APPROPRIATE PUBLIC AND PRIVATE DATA SOURCES, SUCH AS MULTIPLE LISTING SERVICES, TAX ASSESSMENT RECORDS, PUBLIC LAND RECORDS AND OTHER SUCH DATA SOURCES FOR THE AREA IN WHICH THE PROPERTY IS LOCATED.

Definition of Value: ☒ Market Value ☐ Other Value: _____

Source of Definition: REGULATIONS PUBLISHED BY VARIOUS FEDERAL REGULATORY AGENCIES PURSUANT TO TITLE XI OF FIRREA OF 1989. THESE AGENCIES INCLUDE THE FEDERAL RESERVE (FRS), THE NATIONAL CREDIT UNION ADMINISTRATION (NCUA), THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), THE OFFICE OF THRIFT SUPERVISION (OTS), AND THE OFFICE OF COMPTROLLER OF CURRENCY (OCC). THIS DEFINITION IS ALSO REFERENCED IN REGULATIONS PUBLISHED BY THE FDIC IN THE INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES, ALSO KNOWN AS PART 323, DATED OCTOBER 27, 1994.

DEFINITION OF MARKET VALUE: THE MOST PROBABLE PRICE WHICH A PROPERTY SHOULD BRING IN A COMPETITIVE AND OPEN MARKET UNDER ALL CONDITIONS REQUISITE TO A FAIR SALE, THE BUYER AND SELLER, EACH ACTING PRUDENTLY, KNOWLEDGEABLY AND ASSUMING THE PRICE IS NOT AFFECTED BY UNDUE STIMULUS. IMPLICIT IN THIS DEFINITION IS THE CONSUMMATION OF A SALE AS OF A SPECIFIED DATE AND THE PASSING OF TITLE FROM SELLER TO BUYER UNDER CONDITIONS WHEREBY: (1) BUYER AND SELLER ARE TYPICALLY MOTIVATED; (2) BOTH PARTIES ARE WELL INFORMED OR WELL ADVISED,AND EACH ACTING IN WHAT HE OR SHE CONSIDERS HIS OR HER OWN BEST INTEREST; (3) A REASONABLE TIME IS ALLOWED FOR EXPOSURE IN THE OPEN MARKET; (4) PAYMENT IS MADE IN TERMS OF CASH IN U.S. DOLLARS OR IN TERMS OF FINANCIAL ARRANGEMENTS COMPARABLE THERETO; AND (5) THE PRICE REPRESENTS THE NORMAL CONSIDERATION FOR THE PROPERTY SOLD UNAFFECTED BY SPECIAL OR CREATIVE FINANCING OR SALES CONCESSIONS GRANTED BY ANYONE ASSOCIATED WITH THE SALE.

ADDRESS OF THE PROPERTY APPRAISED:
1812 Redwing Ln
Dover, PA 17315
EFFECTIVE DATE OF THE APPRAISAL: March 10, 2021
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 122,000

APPRAISER

Signature: Robert E. Thoman
Name: ROBERT E. THOMAN, PA STATE CERTIFIED RES APPRAISER
Company Name: BOB THOMAN RESIDENTIAL APPRAISALS
Company Address: 6245 Thoman Dr
Spring Grove, PA 17362
Telephone Number: 717-586-3474
Email Address: bobthomanappraisals@gmail.com
State Certification # RL139445
or License # _____
or Other (describe): _____ State #: _____
State: PA
Expiration Date of Certification or License: 06/30/2021
Date of Signature and Report: 03/20/2021
Date of Property Viewing: 03/10/2021
Degree of property viewing:
☒ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

SUPERVISORY APPRAISER

Signature: _____
Name: _____
Company Name: _____
Company Address: _____
Telephone Number: _____
Email Address: _____
State Certification # _____
or License # _____
State: _____
Expiration Date of Certification or License: _____
Date of Signature: _____
Date of Property Viewing: _____
Degree of property viewing:
☐ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

USPAP ADDENDUM

File No. 21-507

Borrower: Mark Reed				
Property Address: 1812 Redwing Ln				
City: Dover	County: York	State: PA	Zip Code: 17315	
Lender: Mark Reed				

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report A written report prepared under Standards Rule 2-2(a).

☐ Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Pursuant to the Scope of Work, as disclosed elsewhere in this report.

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-30 days

Please view the Reasonable Exposure Time comments under the Additional Comments section of this form as shown below

Additional Certifications

☒ I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

See Attached Addendum

Additional Comments

The reasonable exposure time for the Subject was based on a historical analysis completed on the comparable sales which shows the majority sold when their exposure time was within a 0-30 day time frame.


Exposure time is always presumed to precede the effective date of the appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective estimate based on an analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range and is based on the following:

1. Statistical information about days on the market, most commonly obtained from the local Multiple Listing Service.

2. Information gathered through sale verification.

3. Interviews with market participants.

This is based on an analysis of current market trends in the general area and takes into account the size, condition and price range of the Subject property and surrounding area. It presupposes that the listed price would be at or near the appraised value. It also assumes aggressive professional marketing by reputable local real estate offices.

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: 	Signature: _____
Name: ROBERT E. THOMAN	Name: _____
Date Signed: 03/20/2021	Date Signed: _____
State Certification #: RL139445	State Certification #: _____
or State License #: _____	or State License #: _____
or Other (describe): _____ State #: _____	State: _____
State: PA	Expiration Date of Certification or License: _____
Expiration Date of Certification or License: 06/30/2021	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: March 10, 2021	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior

ADDENDUM

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315

Additional Certifications Comments

Comments on Standards Rule 2-3:

I certify that, to the best of my knowledge and belief:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions and conclusions.

Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

Unless otherwise indicated, I have performed no services, as an Appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the Appraisal.

My analyses, opinions and conclusions were developed, and the report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

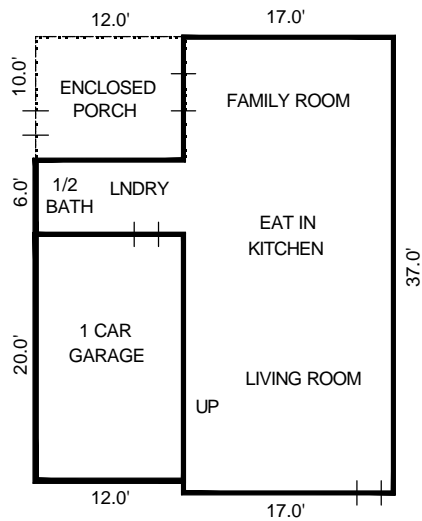
Unless otherwise indicated, no one provided significant real property appraisal assistance to the persons signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report)

The report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

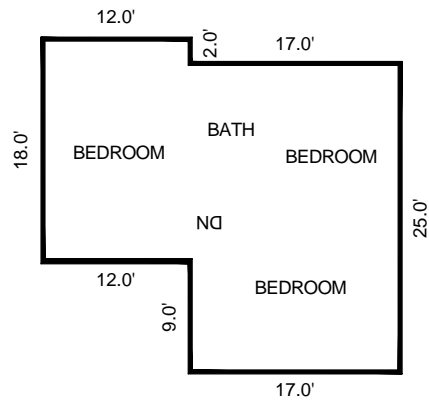
FLOORPLAN SKETCH

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315

FIRST FLOOR



SECOND FLOOR



Sketchby/Apex/™

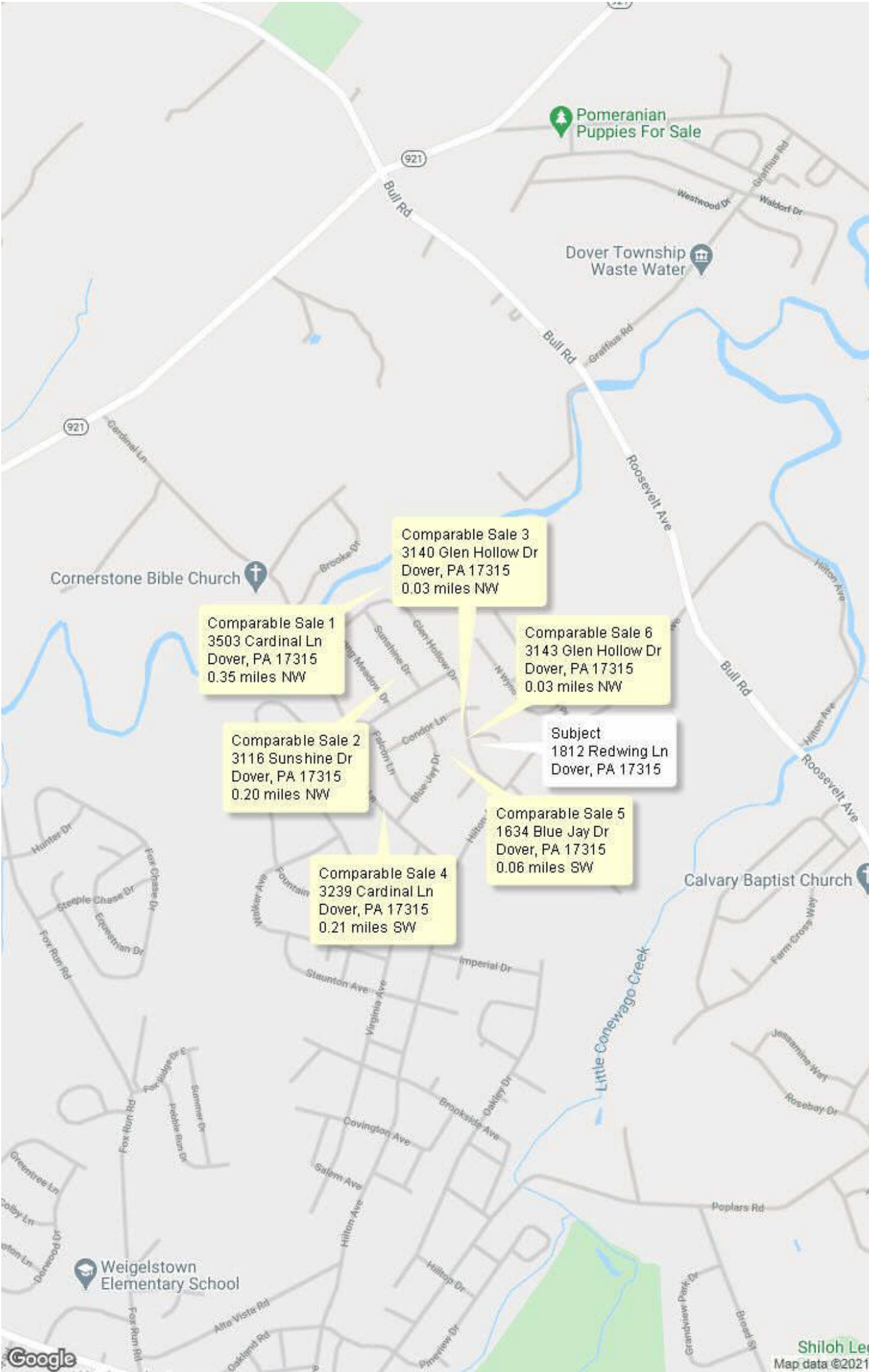
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	701.0	701.0
GLA2	Second Floor	641.0	641.0
P/P	Porch	120.0	120.0
GAR	Garage	240.0	240.0
Net LIVABLE Area		(Rounded)	1342

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
6.0	x	12.0	72.0
17.0	x	37.0	629.0
Second Floor			
17.0	x	25.0	425.0
12.0	x	18.0	216.0

LOCATION MAP

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315



FLOOD MAP

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315



FLOOD INFORMATION

Community: TOWNSHIP OF DOVER
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 42133C0193F
Panel: 42133C0193
Zone: X
Map Date: 12-16-2015
FIPS: 42133
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:
 - = Forest
 - = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: Mark Reed		File No.: 21-507	
Property Address: 1812 Redwing Ln		Case No.:	
City: Dover	State: PA	Zip: 17315	



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: March 10, 2021
Appraised Value: \$ 122,000

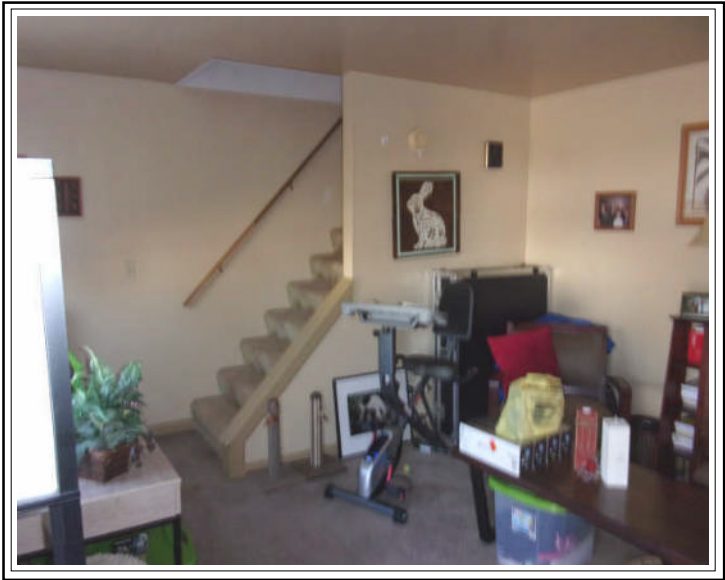


REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315



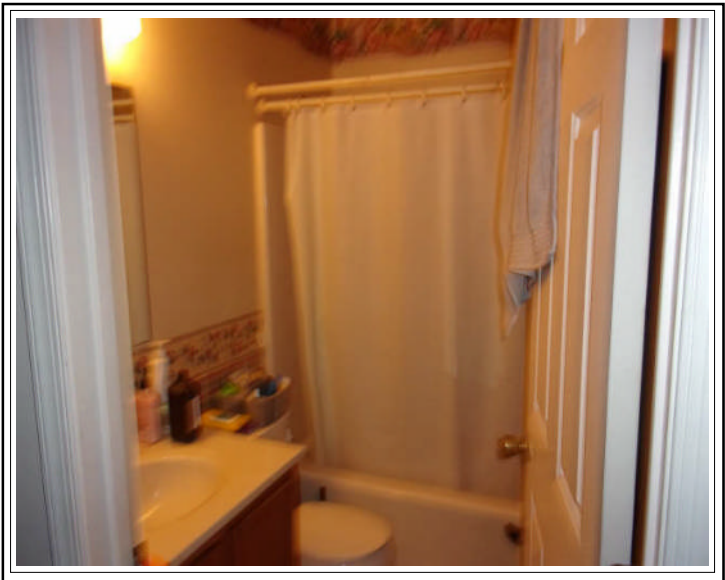
Living Room



Family Room



Kitchen



Second Floor Full Bathroom



First Floor Half Bathroom



Street Scene in the Opposite Direction

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315



COMPARABLE SALE #1

3503 Cardinal Ln
Dover, PA 17315
Sale Date: 09/30/2020
Sale Price: \$ 129,900



COMPARABLE SALE #2

3116 Sunshine Dr
88
Sale Date: 12/23/2020
Sale Price: \$ 134,000

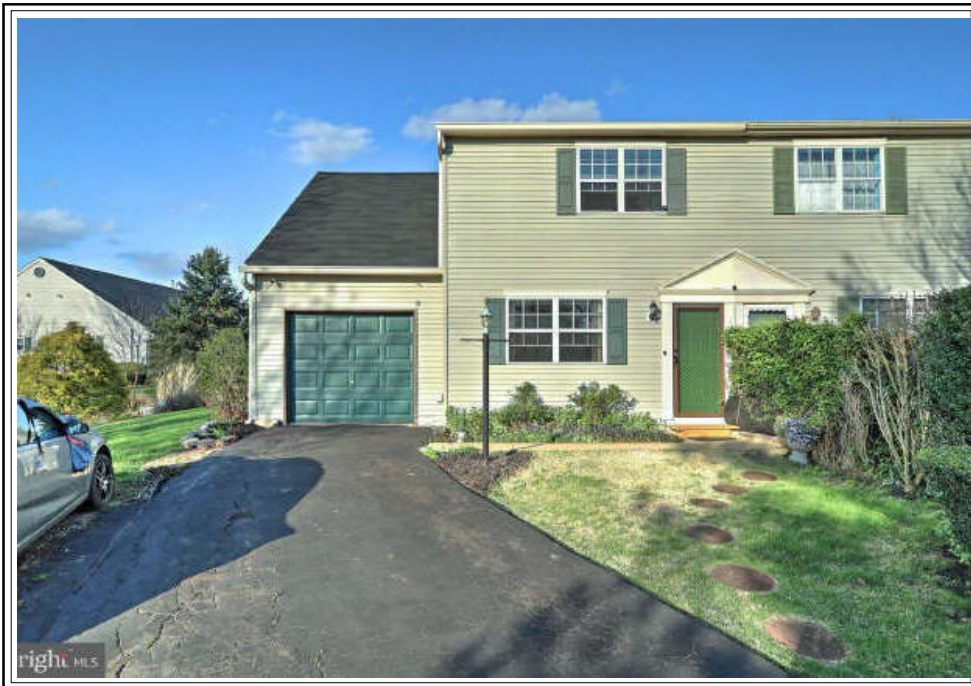


COMPARABLE SALE #3

3140 Glen Hollow Dr
111
Sale Date: 10/21/2020
Sale Price: \$ 132,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Mark Reed	File No.: 21-507
Property Address: 1812 Redwing Ln	Case No.:
City: Dover	State: PA Zip: 17315



COMPARABLE SALE #4

3239 Cardinal Ln
13
Sale Date: 07/27/2020
Sale Price: \$ 129,000



COMPARABLE SALE #5

1634 Blue Jay Dr
A
Sale Date: 02/05/2021
Sale Price: \$ 149,900



COMPARABLE SALE #6

3143 Glen Hollow Dr
87
Sale Date: 10/23/2020
Sale Price: \$ 148,000

Mark M. Reed

Business Equipment Breakout

Item	Condition	Est. Local Auction Value
Photobooth Shell	used, poor	\$ 400.00
mirror photo booth Shell	used, poor	\$ 475.00
printers (used for photo booth)	used, very poor, high print count	\$ 100.00
Ipad	used, 2016 old model	\$ 65.00
popcorn machine	used, fair	\$ 40.00
snowcone machine	used, fair	\$ 50.00
cotton candy machine	used, fair	\$ 40.00
laptop (used in photo booth)	used, old model, low end spec	\$ 150.00
LCD TV (used in mirror booth)	used, good	\$ 50.00
Camera	used, fair	\$ 45.00
360 degree photo camera	used, discontinued model	\$ 40.00
Galaxy tablet	used, low end model	\$ 45.00
Laptop	used, old model	\$ 200.00
Canon Camera (used in photo booth)	used, high shutter count	\$ 55.00
Drone	used, 2017 outdated model	\$ 100.00
Office furniture/supplies	used misc, chairs, supplies	\$ 65.00
Total		\$ 1,920.00

Fill in this information to identify your case:

Debtor 1	Mark Michael Reed		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:21-bk-00801		

☒ Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt****4/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
1812 Red Wing Lane 1812 Redwing Lane Dover, PA 17315 Residence: Condo-Duplex In Dover 1812 Redwing Lane based on appraisal 10% cost of sale \$12,200. Equity \$38,318 Line from <i>Schedule A/B</i> : 1.1	\$122,000.00	<input checked="" type="checkbox"/> \$25,150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
1812 Red Wing Lane 1812 Redwing Lane Dover, PA 17315 Residence: Condo-Duplex In Dover 1812 Redwing Lane based on appraisal 10% cost of sale \$12,200. Equity \$38,318 Line from <i>Schedule A/B</i> : 1.1	\$122,000.00	<input checked="" type="checkbox"/> \$1,325.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2014 Nissan Nv200 142,015 miles Vehicle: White Work Cargo Van Line from <i>Schedule A/B</i> : 3.1	\$3,475.00	<input checked="" type="checkbox"/> \$3,475.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)

Debtor 1 **Mark Michael Reed**Case number (if known) **1:21-bk-00801**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Household: Home Furniture, Kitchen Goods, Household Items Line from Schedule A/B: 6.1	\$900.00	<input checked="" type="checkbox"/> \$900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Electronics: Tv In Family Room, Tv In Bed Room, Home Pc Line from Schedule A/B: 7.1	\$475.00	<input checked="" type="checkbox"/> \$475.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Sports-Hobby: Hobby - Point And Shoot Canon Camera Line from Schedule A/B: 9.1	\$65.00	<input checked="" type="checkbox"/> \$65.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Clothes: My Clothing Line from Schedule A/B: 11.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Jewelry: My Wedding Ring, Titanium Band, Was Low Cost Retail Line from Schedule A/B: 12.1	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Checking Account: Capital One 360 Debtor's wife's income goes into this account & Covid Stimulus went into this account Line from Schedule A/B: 17.1	\$1,091.61	<input checked="" type="checkbox"/> \$1,091.61 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 541(b)(11)
Checking Account: Members 1St Federal Credit Union (Shining Star Photo) Line from Schedule A/B: 17.2	\$313.39	<input checked="" type="checkbox"/> \$313.39 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 541(b)(11) PPP Loan proceeds
Checking Account: Blue Vine - Shining Star Interactive Line from Schedule A/B: 17.3	\$693.45	<input checked="" type="checkbox"/> \$693.45 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 541(b)(11) PPP Loan proceeds
photobooths, mirror photo booth, printers, ipad, popcorn machine, snowcone machine, cotton candy machine, laptop, LCD TV, Camera, 360 degree photo camera, Galaxy tablet, laptop, Canon Camera, Drone, Office furniture/supplies Line from Schedule A/B: 40.1	\$1,920.00	<input checked="" type="checkbox"/> \$1,920.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes